

NORTHERN District of ILLINOIS

## Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle):

PATRICK J. BRIDGEMAN

Name of Joint Debtor (Spouse) (Last, First, Middle):

RETA M. BRIDGEMAN

All Other Names used by the debtor in the last 6 years (include married, maiden and trade names):

none

All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):

none

Soc. Sec./Tax I.D. No. (If more than one, state all):

345 72 8473

Soc. Sec./Tax I.D. No. (If more than one, state all):

331 70 7562

Street Address of Debtor (No. and street, city, state, zip):

5410 West 96th Street  
Oak Lawn, IL 60453

Street Address of Joint Debtor (No. and street, city, state, zip):

same

County of Residence or  
Principal Place of Business:

Cook County

County of Residence or  
Principal Place of Business:

same

Mailing Address of Debtor (If different from street address):

same

Mailing Address of Joint Debtor (If different from street address):

same

Location of Principal Assets of Business Debtor  
(If different from addresses listed above)

same

same

## Information Regarding Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☐ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district

Type of Debtor (Check all boxes that apply)

- ☒ Individual ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other

Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ § 304-Case ancillary to foreign proceeding.

Nature of Debt (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full Filing Fee attached.
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101.
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3

Statistical/Administrative Information (Estimates Only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE FOR COURT USE ONLY

U.S. Bankruptcy Court  
Northern District of Illinois

Filed: 07/12/2004

Time: 13:14:40

Debtor: PATRICK J BRIDGEMAN

Case: 04-25840 Fee: 209

Chapter: 7 Rec. #: 3090244

Judge: John Squires

341 mtg: 08/20/2004 @ 02:00PM

Trustee: LEONARD GROUPE

Estimated Number of Creditors

1-15 16-49 50-99 100-199 200-999

☒ ☐ ☐ ☐ ☐

Estimated Assets

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$100 million

☐ ☐ ☒ ☐ ☐ ☐

Estimated Debts

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$100 million

☐ ☐ ☒ ☐ ☐ ☐



1:04BK25840-BK001

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **PATRICK J. BRIDGEMAN**  
**RITA M. BRIDGEMAN**

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location  
Where Filed:

Case Number

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

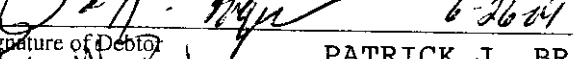
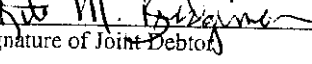
Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X  6-26-04  
Signature of Debtor **PATRICK J. BRIDGEMAN**  
X   
Signature of Joint Debtor **RITA M. BRIDGEMAN**

Telephone (If not represented by attorney)  
**6/26/04**

Date

**Signature(s) of Debtor(s) (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

If debtor is a corporation filing under chapter 11, United States Code, specified in this petition.

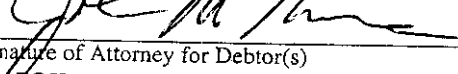
X \_\_\_\_\_  
Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Authorized Individual by Debtor to File this Petition

Date

**Signature of Attorney**

X   
Signature of Attorney for Debtor(s)  
**JOHN M. MORRONE**

Printed Name of Attorney for Debtor(s)

**JOHN M. MORRONE, P.C.**

Firm Name

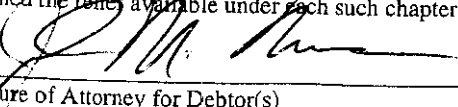
Address  
**12820 S. Ridgeland Av., Unit C**  
**Palos Heights, IL 60463**Telephone Number  
**708/653-3151**Date  
**6/26/04****EXHIBIT A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made part of this petition.**EXHIBIT B**

(To be completed if debtor is an for individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X   
Signature of Attorney for Debtor(s)Date  
**6/26/04****Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re: PATRICK J. BRIDGEMAN  
 RITA M. BRIDGEMAN

Debtor(s)

Case No.

(If 1)

See summary below for the list of schedules. Include Unsworn Declaration under Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in whole or in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property			170,000.00		
B - Personal Property			60,085.00		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				235,768.35	
E - Creditors Holding Unsecured Priority Claims				-0-	
F - Creditors Holding Unsecured Nonpriority Claims				84,273.92	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					
J - Current Expenditures of Individual Debtor(s)					
Total Number of Sheets of All Schedules					
Total Assets			\$230,085.00		
			Total Liabilities	\$320,042.27	

In re: PATRICK J. BRIDGEMAN, SSN 345 72 8473  
RITA M. BRIDGEMAN, SSN 331 70 7562

Debtor(s)

Case No.

(if kno

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
5410 West 96th Street Oak Lawn, IL 60453	Fee simple		\$170,000.00	\$203,000.00
Total ->			\$170,000.00	(Report also on Summary of Schedules.)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X	U. S. Bank, checking account TCF Bank, checking account Harris Bank, Savings Account		100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	TV, VCR, couch, kitchen table, lamps end tables, 2 bedroom sets, appliances, kitchen utensils		500.00
4. Household goods and furnishings including audio, video and computer equipment.		Family pictures		100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Clothing		500.00
6. Wearing apparel.				
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Western Reserve Life Insurance Policy 5000035370		7,200.00

In re: PATRICK J. BRIDGEMAN, SSN 345 72 8473  
RITA M. BRIDGEMAN, SSN 331 70 7562

Debtor(s)

Case No.

(if kno

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X	401(k) United Health Care		33,000.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interest in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.				
24. Boats, motors, and accessories.				
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
		2002 Ford Taurus		5,120.00
		2002 Ford Explorer		13,565.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$ 60,085.00

continuation sheets attached

In re: PATRICK J. BRIDGEMAN, SSN 349 72 8473  
 RITA M. BRIDGEMAN, SSN 331 70 7562

Debtor(s)

Case No.

(if kr)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.  
☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
U. S. Bank, checking Acct.	735ILCS 5/12-1001(b)	100.00	100.00
TCF Bank, checking Acct.	"		
Harris Bank, Savings Acct.	"		
TV, VCR, couch, kitchen table, lamps, end tables, 2 bedroom sets, appliances, kitchen utensils	"	500.00	500.00
Family pictures	"	100.00	100.00
Clothing	"	500.00	500.00
Western Reserve Life Ins. Policy 5000035370	735 ILCS 5/12-1001(f)	7,200.00	7,200.00
2002 Ford Taurus	735 ILCS 5/12-1001(c)		5,120.00
2002 Ford Explorer	"	1,200.00	13,565.00
Home located at 5410 W. 96th St. Oak Lawn, IL 60453	735ILCS5/12-901	15,000.00	170,000.00

**DEBTOR: PATRICK J. BRIDGEMAN, SSN 345 72 8473**  
**RITA M. BRIDGEMAN, SSN 331 70 7562**

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF SO STATE.	AMOUNT OF CLAIM WITH- OUT DEDUCTING VALUE OF COL.	UNSECURED PORTION IF ANY
TCF NATIONAL BANK Account 080 0000489 8001 801 Marquette Avenue S Minneapolis, MN 55402	5/17/2002 1 <sup>st</sup> Mortgage 5410 W. 96 <sup>th</sup> St., Oak Lawn, IL	\$134,039.35	
TCF NATIONAL BANK Account 080 0000497 8001 801 Marquette Avenue S Minneapolis, MN 55402	5/17/2002 2 <sup>nd</sup> Mortgage 5410 W. 96 <sup>th</sup> St., Oak Lawn, IL	19,282.00	
U.S. BANK Account 0008 0750 471 098 P.O. Box 790179 St. Louis, MO 63179-0179	Home Equity Line 5410 W. 96 <sup>th</sup> St., Oak Lawn, IL	49,547.00	
FORD MOTOR CREDIT Account 00000028075825 P.O. Box 64400 Colorado Springs, CO 80962-4400	Automobile Loan 2002 Ford Explorer	12,000.00	
HORIZON Account 4770020155 P.O. Box 800 Michigan City, IN 46380	Automobile Loan 2002 Ford Taurus	9,000.00	
SEARS CARD Account 5049 9401 2137 7013 P.O.Box 182149 Columbus, OH 43218 2149	Credit card debt	900.00	
<b>TOTAL SCHEDULE D THIS PAGE</b>		<b>\$224,768.35</b>	

**DEBTOR: PATRICK J. BRIDGEMAN, SSN 345 72 8473**  
**RITA M. BRIDGEMAN, SSN 331 70 7562**

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

<b>CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE</b>	<b>DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF SO STATE.</b>	<b>AMOUNT OF CLAIM WITH- OUT DEDUCTING VALUE OF COL.</b>	<b>UNSECURED PORTION IF ANY</b>
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continued

UNITED HEATH CARE 401k Savings Plan American Express Financial Advisors 200 AXP Financial Center Minneapolis, MN 55474	Loan 401k	11,000	
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<b>TOTAL SCHEDULE D</b>	<b>\$235,768.35</b>
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**DEBTOR:**                    **PATRICK J. BRIDGEMAN, SSN 345 72 8473**  
                                 **RITA M. BRIDGEMAN, SSN 331 70 7562**

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY  
CLAIMS**

<b>CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE</b>	<b>DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM</b>	<b>TOTAL AMOUNT OF CLAIM</b>	<b>AMOUNT ENTITLED TO PRIORITY</b>
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**TOTAL SCHEDULE E**

**\$ -0-**

DEBTOR: PATRICK J. BRIDGEMAN, SSN 345 72 8473  
RITA M. BRIDGEMAN, SSN 331 70 7562

**SCHEDULE F - CREDITOR'S HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF SO STATE.	AMOUNT OF CLAIM
BANK ONE Account <u>4417128508280908</u> P.O.Box 50884 Henderson, NV 89016	Credit card debt	34,830.78
HOUSEHOLD Account 419197 17 105086 6 1421 Kristina Way Chesapeake, VA 23320	Credit card debt	6,775.00
AMERICAN EXPRESS Account 3728 556329 23006 P.O. Box 650448 Dallas, TX 75265-0448	Credit card debt	7,930.11
U. S. BANK Account 4190 0808 0841 6642 P.O.Box 790409 St. Louis, MO 63179-0409	Credit card debt	33,691.03
CITI PLATINUM SELECT Account 41280033 5084 5486 Box 6000 The Lakes, NV 89163-6000	Credit card debt	1,047.00

**TOTAL SCHEDULE F**

**\$84,273.92**

In re:

PATRICK J. BRIDGEMAN

Page 11 of 25

Debtor(s)

Case No.

(If kno

RITA M. BRIDGEMAN

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

RITA M. BRIDGEMAN

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re

PATRICK J. BRIDGEMAN, SSN 331 70 7562

Debtor(s)

Case No.

(if Kr

RITA M. BRIDGEMAN, SSN 331 70 7562

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES  OLIVIA BRIDGEMAN	AGE  2	RELATIONSHIP  Daughter
Employment:	DEBTOR		SPOUSE
Occupation	Insurance sales		Receptionist
Name of Employer	UNITED HEALTH CARE		HAIR CUTTERY
How long employed	3 years		5 years
Address of Employer	233 North Michigan, 9th floor Chicago, IL 60604		2815 Hartland Road Falls Church, VA

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

(Part time)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) \$ 9,632.00 \$ 400.00

Estimate monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

Life Insurance

401(k)

401(k) loan

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm

(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's

use or that of dependents listed above.

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income (Specify)

TOTAL MONTHLY INCOME

\$ 4,920.00 \$ 347.00

TOTAL COMBINED MONTHLY INCOME

\$ 5,267.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 1,400.00

Are real estate taxes included? ☐ Yes ☒ No Is property insurance included? ☐ Yes ☒ No

Utilities Electricity and heating fuel 250.00

Water and sewer 50.00

Telephone 150.00

Other Cable 60.00

Cellphone 100.00

Home maintenance (repairs and upkeep) 200.00

Food 800.00

Clothing 300.00

Laundry and dry cleaning

Medical and dental expenses 200.00

Transportation (not including car payments) 100.00

Recreation, clubs and entertainment, newspapers, magazines, etc. 100.00

Charitable contributions

Insurance (not deducted from wages or included in home mortgage payments) 50.00

Homeowner's or renter's Life

Health

Auto 200.00

Other

Taxes (not deducted from wages or included in home mortgage payments) 200.00  
(Specify)

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto 743.00

Other

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 4,903.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$

B. Total projected monthly expenses \$

C. Excess income (A minus B) \$

D. Total amount to be paid into plan each (interval) \$

re: PATRICK J. BRIDGEMAN, SSN 345 215 04735 Debtor(s) Case No.  
 RITA M. BRIDGEMAN, SSN 331 70 7562

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets,  
 and that they are true and correct to the best of my knowledge, information, and belief.

Date 6/26/04

Signature: Patrick J. Bridgeman 6/26/04  
 Debtor PATRICK J. BRIDGEMAN

Date 6/26/04

Signature: Rita M. Bridgeman  
 (Joint Debtor, if any) (If joint case, both spouses must sign.)  
 RITA M. BRIDGEMAN

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: \_\_\_\_\_

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

**Bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156**

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date \_\_\_\_\_

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

UNITED STATES BANKRUPTCY COURT

NORTHERN

DISTRICT OF

ILLINOIS

In re: PATRICK J. BRIDGEMAN, SSN 345 72 8473  
RITA M. BRIDGEMAN, SSN 331 70 7562

Debtor(s)

Case No.

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

### ☐ None 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE (if more than one).

2003	\$128,000.00
2002	\$124,000.00

### ☒ None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

### 3. Payments to Creditors

☒ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

☒ None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

### ☒ Suits and Administrative Proceedings, Executions, Garnishments and Attachments

☒ None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OR AGENCY AND LOCATION and STATUS OR DISPOSITION.

☐ None b. Describe all property that has been attached, garnished,



immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

☒ None **5. Repossessions, Foreclosures, and Returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

**6. Assignments and Receiverships**

☒ None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

☐ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

☒ None **7. Gifts**

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

☐ None **8. Losses**

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

Gambling losses \$40,000.00

JOHN M, MORRONE, Attorney at Law  
12820 S. Ridge and Av., Unit C  
Palos Heights, IL 60463

☐ None **9. Payments Related to Debt Counseling or Bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

☒ None **10. Other Transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE AND DESCRIPTION OF TRANSFER, and DATE OF TRANSFER.

☐ None **11. Closed Financial Accounts**

☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  
Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

☐ None **12. Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

Life Insurance Policies  
Automobile, Hcme, Health Insurance Policies  
Deed to home

☐ None **13. Setoffs**

☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None **14. Property Held for Another Person**

List all property owned by another person that the debtor holds or controls.

Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None **15. Prior Address of Debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

\_\_\_\_\_ continuation sheets attached

Complete unsworn declaration on page 3076-5  
There is no page 3076-4 in non-business filings

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/26/04

Signature  
of Debtor

Patrick J. Bridgeman  
PATRICK J. BRIDGEMAN

Date 6/26/04

Signature  
of Joint Debtor  
(if any)

Rita M. Bridgeman  
RITA M. BRIDGEMAN

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

\_\_\_\_\_  
Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C § 110; 18 U.S.C. § 156.*

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.**

UNITED STATES BANKRUPTCY COURT

NORTHERN

DISTRICT OF

ILLINOIS

In re: PATRICK J. BRIDGEMAN, SSN 345 72 8473 Debtor(s)  
 RITA M. BRIDGEMAN, SSN 331 70 7562

Case No.  
 Chapter

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.  
 2. I intend to do the following with respect to the property of the estate which secures these consumer debts: a. *Property to Be Surrendered*

Description of property

Creditor's name

None

[Check any applicable statement.]

b. *Property to Be Retained*

Description of property

Creditor's name

Property is  
 claimed as  
 exempt

Property will be  
 redeemed  
 pursuant to 11  
 U.S.C. § 722

Debt will be  
 reaffirmed  
 pursuant to 11  
 U.S.C. § 524(c)

See attached Exhibit A

6-26-04  
Date

Signature of Debtor

PATRICK J. BRIDGEMAN

Signature of Debtor

RITA M. BRIDGEMAN

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.  
 11 U.S.C. § 110; 18 U.S.C. § 156

**DEBTORS:****PATRICK J. BRIDGEMAN, SSN 345 72 8473****RITA M. BRIDGEMAN, SSN 331 70 7562****CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION****b. Property to be retained**

<u>Decription of Property</u>	<u>Creditor's Name</u>	Debt will be Reaffirmed Pursuant to 11 <u>U.S.C. Sec. 524(c)</u>
1 <sup>st</sup> Mortgage 5410 W. 96 <sup>th</sup> St., Oak Lawn, IL 60453	TCF NATIONAL BANK Account 080 0000489 8001 801 Marquette Avenue S Minneapolis, MN 55402	Reaffirm
2 <sup>nd</sup> Mortgage 5410 W. 96 <sup>th</sup> St., Oak Lawn, IL 60453	TCF NATIONAL BANK Account 080 0000497 8001 801 Marquette Avenue S Minneapolis, MN 55402	Reaffirm
Home Equity Line 5410 W. 96 <sup>th</sup> St. Oak Lawn, IL 60453	U.S. BANK Account 0008 0750 471 098 P.O. Box 790179 St. Louis, MO 63179-0179	Reaffirm
Automobile Loan 2002 Ford Explorer	FORD MOTOR CREDIT Account 00000028075825 P.O. Box 64400 Colorado Springs, CO 80962-4400	Reaffirm
Automobile Loan 2002 Ford Taurus	HORIZON Account 4770020155 P.O. Box 800 Michigan City, IN 46380	Reaffirm
Credit card debt	SEARS CARD Account 5049 9401 2137 7013 P.O.Box 182149 Columbus, OH 43218 2149	Reaffirm

**DEBTORS:           PATRICK J. BRIDGEMAN, SSN 345 72 8473**  
**RITA M. BRIDGEMAN, SSN 331 70 7562**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**b.       Property to be retained (continued)**

401k Loan	UNITED HEATH CARE	
	401k Savings Plan	
	American Express Financial Advisors	
	200 AXP Financial Center	
	Minneapolis, MN 55474	Reaffirm

In re PATRICK J. BRIDGEMAN Debtor(s) Case No. (If Known)  
RITA M. BRIDGEMAN

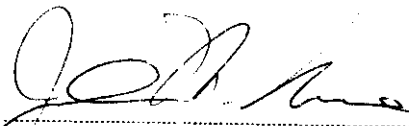
**STATEMENT**  
Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ -0-
  - (b) prior to filing this statement, debtor(s) have paid \$ -0-
  - (c) the unpaid balance due and payable is \$ -0-
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for service performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: 6/26/04

Respectfully submitted,



Attorney for Petitioner

Attorney's name and address: JOHN M. MORRONE, Attorney at Law, 12820 S. Ridgeland Av., Unit C  
Palos Heights, IL 60463

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In Re: PATRICK J. BRIDGEMAN  
RITA M. BRIDGEMAN

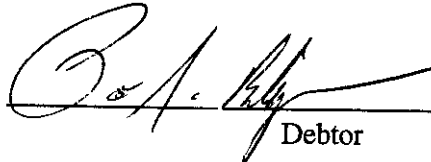
Bankruptcy Case Number: \_\_\_\_\_

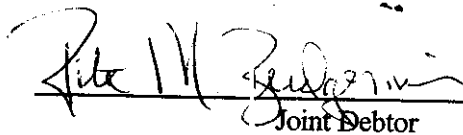
VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 12 \_\_\_\_\_

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: 6/26/04

  
Debtor

  
Joint Debtor



209-97  
209-

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**


IN THE MATTER OF: )  
 )  
PATRICK J. BRIDGEMAN ) CASE NO.  
RITA M. BRIDGEMAN ) CHAPTER 7  
Debtor(s). )

**AUTOMATIC STAY**

TO: All creditors set forth on Petition

ACCOUNT NO.:

YOU ARE HEREBY ADVISED that the above-captioned party(s) have been adjudicated a Bankrupt party and that pursuant to Bankruptcy Rules No. 401 and 601, the filing of the Bankruptcy Petition automatically operates as a stay of the commencement or continuation of any action against the Bankrupt.

  
JOHN M. MORRONE  
Attorney for Debtor(s)

JOHN M. MORRONE  
JOHN M. MORRONE, P.C.  
Attorney for Debtor  
12820 S. Ridgeland Av., Unit C  
Palos Heights, Il. 60463  
708/653-3151  
Attorney No. 54066